

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Michael L. Campbell
Debtor(s)

Bankruptcy Case No.: 17-10944-TPA
Per March 13, 2018 proceeding
Chapter: 13
Docket No.: 30 – 13, 22
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated October 2, 2017 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☒ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: IRS (Claim No. 3) .
- ☒ H. Additional Terms: The secured claim of the following creditor shall govern as to claim amount, to be paid at the modified plan terms: Bessemer (Claim No. 6) to be paid in amount calculated by Trustee to pay in full.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Thomas P. Agresti, Judge
United States Bankruptcy Court

Dated: March 15, 2018

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Michael L. Campbell
 Debtor

Case No. 17-10944-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: lmar
 Form ID: 149

Page 1 of 2
 Total Noticed: 40

Date Rcvd: Mar 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2018.

db
 14689956 +Michael L. Campbell, 380 Rexford Drive, Apt 71, Hermitage, PA 16148-2610
 14689957 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
 14756833 #+Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
 14689958 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 14689959 +Bessemer System Federal Credit Union, 106 Woodfield Drive, Greenville, PA 16125-1250
 14689960 +Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
 14689961 +Citibank / The Home Depot, Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
 14689962 +Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02915-3019
 14689963 +Comenity Bank / Gander Mountain, Po Box 182125, Columbus, OH 43218-2125
 +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: Dell Financial Services, Attn: Bankruptcy, Po Box 81577, Austin, TX 78708)
 14746617 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
 14689965 +First National Bank Of Pa, 4140 E. State Street, Hermitage, PA 16148-3401
 14689966 +Huntington National Bank, Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996
 14689972 +Omega Federal Credit Union, 206 Siebert Road, Pittsburgh, PA 15237-3700
 14689974 +PNC Bank, Attn: Bankruptcy, 249 5th Avenue, Suite 30, Pittsburgh, PA 15222-2707
 14715303 +PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5421
 14689982 +Visa Dept Store National Bank / Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr

+E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 16 2018 02:02:21
 PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
 14689955 +E-mail/Text: ally@ebn.phinsolutions.com Mar 16 2018 01:40:21 Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
 14692439 E-mail/Text: mrdiscen@discover.com Mar 16 2018 01:40:21 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 14689964 +E-mail/Text: mrdiscen@discover.com Mar 16 2018 01:40:21 Discover Financial, Po Box 3025, New Albany, OH 43054-3025
 14699151 +E-mail/Text: bankrupt-adjdept@wesbanco.com Mar 16 2018 01:40:58 ESB Bank, 600 Lawrence Avenue, Ellwood City PA 16117-1930
 14689968 +E-mail/Text: cio.bncmail@irs.gov Mar 16 2018 01:40:26 Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
 14689970 +E-mail/Text: bnckohlsnotices@becket-lee.com Mar 16 2018 01:40:23 Kohls / Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
 14769780 E-mail/PDF: resurgentbknofifications@resurgent.com Mar 16 2018 01:43:35 LVNV Funding, LLC its successors and assigns, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14689971 +E-mail/Text: bk@lendingclub.com Mar 16 2018 01:41:02 Lending Club Corporation, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
 14716193 E-mail/PDF: cbp@onemainfinancial.com Mar 16 2018 01:36:33 ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
 14689973 +E-mail/PDF: cbp@onemainfinancial.com Mar 16 2018 01:36:44 Onemain Financial, Po Box 1010, Evansville, IN 47706-1010
 14780881 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 16 2018 01:37:04 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
 14745063 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 16 2018 01:37:05 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 14690198 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 16 2018 01:37:05 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14766555 E-mail/Text: bnc-quantum@quantum3group.com Mar 16 2018 01:40:30 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 14689975 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Mar 16 2018 01:37:07 Regional Finance Corporation, 550 Ohio Pike, Unit F, Cincinnati, OH 45255-3472
 14689976 +E-mail/PDF: gecsedirecoverycorp.com Mar 16 2018 01:36:46 Synch / Polaris Consumer, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
 14762422 E-mail/PDF: gecsedirecoverycorp.com Mar 16 2018 01:36:45 Synchrony Bank, Attn: Bankruptcy Department, PO Box 530912, Atlanta GA 30353-0912
 14689977 +E-mail/PDF: gecsedirecoverycorp.com Mar 16 2018 01:37:07 Synchrony Bank / Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
 14689978 +E-mail/PDF: gecsedirecoverycorp.com Mar 16 2018 01:36:32 Synchrony Bank / Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
 14689979 +E-mail/PDF: gecsedirecoverycorp.com Mar 16 2018 01:36:50 Synchrony Bank / Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
 14689980 +E-mail/PDF: gecsedirecoverycorp.com Mar 16 2018 01:36:45 Synchrony Bank / PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
 14689981 +E-mail/PDF: gecsedirecoverycorp.com Mar 16 2018 01:36:32 Synchrony Bank / Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 23

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User: lmar
Form ID: 149

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Total Noticed: 40

Date Rcvd: Mar 15, 2018

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC BANK, NATIONAL ASSOCIATION
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14762311* +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)
14689969* +Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806,
Pittsburgh, PA 15222-4027
14689967* Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
TOTALS: 1, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2018 at the address(es) listed below:

Daniel P. Foster on behalf of Debtor Michael L. Campbell dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4